

# Commercial Loan Application Form

IMPORTANT		Loan requirements	
	BEFORE PROCEEDING	Loan 1	Loan 2
	optimised for <b>Adobe Reader</b> on a	LOAN TYPE	LOAN TYPE
desktop or la	aptop only. Do not complete using mart phones or other devices.	AMOUNT	AMOUNT
	ults, sign using an <b>Adobe Digital ID</b> . or instructions on how to create one).	REPAYMENT TYPE	REPAYMENT TYPE
	button below to add additional pages	TELYTIMENT THE	TELEVINE THE
•	(Up to 4 Company/Trust borrower).  any/Trust borrower:	INTEREST TYPE	INTEREST TYPE
Select only of			
•	ach Company/Trust borrower is	INTEREST RATE %	INTEREST RATE
supported b	y two individual borrower pages and a ion page (required for Mid/Quick Doc).	TERM	TERM
TIP: Use the	Delete this page button to remove all		
•	ages before submitting the form.	LVR	LVR
	4 borrower, use a supplementary Loan Application Form.	%	%
		INTEREST OFFSET	INTEREST OFFSET
Broker detail	e	Yes	Yes
ROKER NAME	BROKER ID	Loan 3	Loan 4
		LOAN TYPE	LOAN TYPE
		AMOUNT	ANACHINIT
oan details		AMOUNT	AMOUNT
Loan purpose ar	nd amount	REPAYMENT TYPE	REPAYMENT TYPE
oan Purpose	Purchase	INTEREST TYPE	INTEREST TYPE
	Refinance	INTEREST RATE	INTEREST RATE
	Equity Out	%	%
oan Type	Full Doc	TERM	TERM
	Mid Doc	LVR	LVR
	Quick Doc	%	%
nticipated Settler	nent Date	INTEREST OFFSET	INTEREST OFFSET
<u> </u>		Yes	Yes
inance clause da applicable to pur			
applicable to pul	Cilases		



# Loan security details Refinance/equity release: detail on application of funds (incl. for AML/CTF) Property/properties proposed as security Refinance of existing loans Address 1 **Refinancing** (Recent 6 months statements to be provided) STREET ADDRESS Statements attached. SUBURB/TOWN STATE POSTCODE Loan Amount OWNER/PURCHASER NAME(S) Loan Amount PURCHASE PRICE **ESTIMATED MARKET VALUE** Loan Amount ACCESS CONTACT: PHONE: Loan Amount Property use is currently/will be: Owner occupied Investment Total: Address 2 STREET ADDRESS **Equity release** Working capital SUBURB/TOWN STATE **POSTCODE** Purchase equipment/assets OWNER/PURCHASER NAME(S) Acquire business/shares PURCHASE PRICE **ESTIMATED MARKET VALUE** Investment/Other ACCESS CONTACT: PHONE: Enter all relevant information here: (mandatory for all equity release loans) Property use is currently/will be: Owner occupied Investment Address 3 STREET ADDRESS SUBURB/TOWN STATE **POSTCODE** OWNER/PURCHASER NAME(S) PURCHASE PRICE **ESTIMATED MARKET VALUE** ACCESS CONTACT: PHONE: Property use is currently/will be: Owner occupied Investment



# 1st Company/Trust applicants

Company/Trust details			Contact details	
Borrower Guaranto	r		PHONE	MOBILE (REQUIRED)
PRIMARY CONTACT NAME			EMAIL (REQUIRED)	
COMPANY/TRUST				
			Ownership and cont	
CORPORATE TRUSTEE			Directors/corporate tru	ustee directors
INDIVIDUAL TRUSTEE 1			1.	
INDIVIDUAL TRUCTES O			2.	
INDIVIDUAL TRUSTEE 2			3.	
TRADING NAME			4.	
ABN AC	CN			
STREET ADDRESS (TRADING ADDRES	S)			
SUBURB/TOWN	STATE	POSTCODE		
Postal address				
If different from trading address POSTAL ADDRESS				
SUBURB/TOWN	STATE	POSTCODE		
Registered office				
If different from trading address REGISTERED OFFICE				
SUBURB/TOWN	STATE	POSTCODE		



# 1st Company/Trust applicant finances: Balance sheet summary Note: PDF drop-down selections are editable.

Assets			Liabilities				
<b>Current Assets</b>			<b>Current liabilities</b>				
ASSET TYPE	MONTHLY INCOME	ASSET VALUE	LIABILITY TYPE	INT. RATE	MTHLY PAYMENT	\$ LIMIT	LOAN BALANCE
DESCRIPTION			DESCRIPTION				
ASSET TYPE	MONTHLY INCOME	ASSET VALUE	LIABILITY TYPE	INT. RATE	MTHLY PAYMENT	\$ LIMIT	LOAN BALANCE
PERCENTION			DECODIDATION				
DESCRIPTION			DESCRIPTION				
ASSET TYPE	MONTHLY INCOME	ASSET VALUE	LIABILITY TYPE	INIT DATE	MTHLY PAYMENT	\$ LIMIT	LOAN BALANCE
ASSETTIFE	MONTHET INCOME	ASSET VALUE	LIABILITY TIPE	INI. NATE	WITHLI PATWENT	Ş LIIVII I	LOAN BALANCE
DESCRIPTION			DESCRIPTION				
			BESSIE HOIT				
ASSET TYPE	MONTHLY INCOME	ASSET VALUE	LIABILITY TYPE	INT. RATE	MTHLY PAYMENT	\$ LIMIT	LOAN BALANCE
DESCRIPTION			DESCRIPTION				
ASSET TYPE	MONTHLY INCOME	ASSET VALUE	LIABILITY TYPE	INT. RATE	MTHLY PAYMENT	\$ LIMIT	LOAN BALANCE
DESCRIPTION			DESCRIPTION				
Current total			Current total				
Other assets			Other liabilities				
ASSET TYPE	MONTHLY INCOME	ASSET VALUE	LIABILITY TYPE	INT. RATE	MTHLY PAYMENT	\$ LIMIT	LOAN BALANCE
DESCRIPTION			DESCRIPTION				
ACCET TYPE	MONTHLY INCOME	ACCET VALUE	I IADII ITV TVDE	INIT DATE	MITHLY DAVAGENT	C LIANT	LOAN BALANCE
ASSET TYPE	MONTHLY INCOME	ASSET VALUE	LIABILITY TYPE	INI. HATE	MTHLY PAYMENT	\$ LIMIT	LOAN BALANCE
DESCRIPTION			DESCRIPTION				
BESSIII NON			DESCRIPTION				
ASSET TYPE	MONTHLY INCOME	ASSET VALUE	LIABILITY TYPE	INT. RATE	MTHLY PAYMENT	\$ LIMIT	LOAN BALANCE
DESCRIPTION			DESCRIPTION				
ASSET TYPE	MONTHLY INCOME	ASSET VALUE	LIABILITY TYPE	INT. RATE	MTHLY PAYMENT	\$ LIMIT	LOAN BALANCE
DESCRIPTION			DESCRIPTION				
ASSET TYPE	MONTHLY INCOME	ASSET VALUE	LIABILITY TYPE	INT. RATE	MTHLY PAYMENT	\$ LIMIT	LOAN BALANCE
DESCRIPTION			DESCRIPTION				
ASSET TYPE	MONTHLY INCOME	ASSET VALUE	LIABILITY TYPE	INI. HAIE	MTHLY PAYMENT	\$ LIMIT	LOAN BALANCE
DESCRIPTION			DESCRIPTION				
DESCRIPTION			DESCRIPTION				
Non-current total			Non-current total				
Total assets			Total liabilities				
			Not accet cuplus				
			Net asset suplus				



# Mid Doc & Quick Doc only

# 1st Company/Trust applicant: Income Self-certification

# Acknowledgement of reliance on information provided by Borrower/Guarantor

Net income, rent and add-	backs			
Gross revenue			\$	
Net Profit Before Tax (NPBT) (Based on most recent finan			\$	
+ Add-back depreciation (e.	xclude investment property	//ies)	\$	
+ Add-back interest (exclud	e investment property/ies)		\$	
Total (NPBT + depreciation,	interest and rent)		\$	
Loan application acknowle	edgements			
We acknowledge:				
1. That the size of the loan a	pplied for in this applicatio	n for finance (Loan Application) is	\$	
And is to be repaid by way o	of indicative monthly repay	ments of	\$	
accordance with the loan 3. That the Originator and L below which was provide	terms within the operating o ender have relied upon the d by me in or with my Loar	nd consider that the entity is in a poseashflows of the business and without information contained in the Loan and Application in order for the Lender	undue hardship. Application, including the in	nformation
repayments and approve				
		ment lodged with the ATO was for fir	nancial year ended 30/6/	
	he Originator and the Lend	er to not require full documentary e	•	goings,
	d by us in or with our Loan	information contained in the Loan A Application in order for the Lender		
7. That the Originator and Le provided by us in or with		position to independently verify the	information relating to the	income
8. Declare that the information	on provided in or with our L	Loan Application is true and correct able to the party, is relying on the sta		
BORROWER/GUARANTOR 1		WITNESS NAME		
SIGNATURE	DATE	WITNESS SIGNATURE	DATE	



# 1st Company/Trust - 1st individual: Applicant details

	tion		<b>Employment details</b>	
Borrower Guarantor			(if self employed, please provide deta	ils in the application summary)
SALUTATION FULL NAME			Full-time Part-time	Casual Contract
			OCCUPATION	
STREET ADDRESS				
			EMPLOYER	YEARS EMPLOYED
SUBURB/TOWN	STATE	POSTCODE		
			PREVIOUSLY EMPLOYED BY	YEARS EMPLOYED
/ears at address:				
f current address is less than 2 years, in	nclude previo	us address.	PAYG applicants: Income of	confirmation
STREET ADDRESS			PAYROLL CONTACT	
SUBURB/TOWN	STATE	POSTCODE	PHONE EMAIL	
Postal Address POSTAL ADDRESS				
SUBURB/TOWN	STATE	POSTCODE		
Personal Details				
	RED)			
MOBILE (REQUIRED) EMAIL (REQUIRED)				
MOBILE (REQUIRED) EMAIL (REQUIRED)  DATE OF BIRTH DRIVER'S LICENSE NO	D. DRIVER'S	LICENSE CARD NO.		
DATE OF BIRTH DRIVER'S LICENSE NO		LICENSE CARD NO.		
		LICENSE CARD NO.		

Please check if you are an Australian resident

Please Tick if you are a permanent resident

(VEVO to be provided)



1st Compan	ıy/Trust – 1st indiv	idual: Financial	summary	Note: PDF	drop-down selec	tions are editable
Income and Ex	rpenses					
Name(s):			Joi	nt Expenses	Individua	al Expenses
<b>Gross Monthly</b>	Income		Monthly Expense	s		
INCOME TYPE	DESCRIPTION	AMOUNT	EXPENSE TYPE	DESCRIPTION		AMOUNT
		AMOUNT				AMOUNT
Total Monthly inc	come	AMOUNT	Total Monthly expen	ses		AWOON
Asset and Liab	oility Position					
ASSET TYPE/DESCRIPTION	% OWNED	NCOME (PM) ASSET VALUE	Ensure all liabilities include LIABILITY TYPE/DESCRIPTION	e current interest rate INT. RATE PAYMENT (		
				,		
Total Assets		ASSET VALUE	Total Liabilities			LOAN BALANCE



# Mid Doc & Quick Doc only

# 1st Company/Trust – 1st individual: Income Self-certification

Acknowledgement of reliance on information provided by Borrower/Guarantor

E	Borrower and/or Guarantor na	imes			
ВС	DRROWER/GUARANTOR 1			ABN	
F	Personal income, rent and add	d-backs			
Se	elf employed/ personal income	(most recent financial ye	ar)	\$	
+	Depreciation add-back (exclude	de investment properties)		\$	
+	Interest add-back (exclude inv	estment properties)		\$	
То	tal			\$	
L	oan application acknowledge	ements			
I/ '	We acknowledge:				
1.	That the size of the loan appli	ed for in this application f	or finance (Loan Application) is	\$	
	And is to be repaid by way of	indicative monthly repays	ments of	\$	
2.	That I/ We have requested the liabilities	Originator and the Lende	er to not require documentary of	my income, expense	es, assets &
3.		me in or with my Loan A	formation contained in the Loan pplication in order for the Lende		
4.	That the Originator and Lende me in or with my Loan Applica		verified the information relating	to my personal incor	me provided by
5.			Loan Application is true and co erms and without substantial fina		fford to make the
	BORROWER/GUARANTOR 1		WITNESS NAME		
	SIGNATURE	DATE	WITNESS SIGNATURE	DATE	



# 1st Company/Trust - 2nd individual: Applicant details

Contact and Personal Inform	nation		Employmen	t details	
Borrower Guaranto	or		(if self employed,	please provide details in	the application summary)
SALUTATION FULL NAME			Full-time	Part-time	Casual Contrac
			OCCUPATION		
STREET ADDRESS					
			EMPLOYER		YEARS EMPLOYED
SUBURB/TOWN	STATE	POSTCODE			
			PREVIOUSLY EMP	PLOYED BY	YEARS EMPLOYED
	<u>'</u>				
/ears at address:			DAVC applie	anto: Incomo conf	livm ation
f current address is less than 2 years	s, include previou	us address.		cants: Income conf	irmation
STREET ADDRESS			PAYROLL CONTA	.CT	
OLIDLIDD (TOWN	OTATE	POOTOORE	BHONE		
SUBURB/TOWN	STATE	POSTCODE	PHONE	EMAIL	
Years at address:					
Postal Address					
Postal Address POSTAL ADDRESS	STATE	POSTCODE			
Postal Address POSTAL ADDRESS	STATE	POSTCODE			
Postal Address POSTAL ADDRESS	STATE	POSTCODE			
POSTAL ADDRESS SUBURB/TOWN	STATE	POSTCODE			
Postal Address POSTAL ADDRESS SUBURB/TOWN Personal Details		POSTCODE			
Postal Address POSTAL ADDRESS SUBURB/TOWN Personal Details		POSTCODE			
Postal Address POSTAL ADDRESS SUBURB/TOWN  Personal Details MOBILE (REQUIRED) EMAIL (REQUIRED)	UIRED)				
Postal Address  POSTAL ADDRESS  SUBURB/TOWN  Personal Details  MOBILE (REQUIRED) EMAIL (REQUIRED)	UIRED)	POSTCODE			
Postal Address  POSTAL ADDRESS  SUBURB/TOWN  Personal Details  MOBILE (REQUIRED) EMAIL (REQUIRED)  DATE OF BIRTH DRIVER'S LICENSE	UIRED)  NO. DRIVER'S				
POSTAL ADDRESS  SUBURB/TOWN  Personal Details  MOBILE (REQUIRED) EMAIL (REQUIRED)  DATE OF BIRTH DRIVER'S LICENSE	UIRED)  NO. DRIVER'S				

Please check if you are an Australian resident

Please Tick if you are a permanent resident

(VEVO to be provided)



Income and Ex	rpenses						
Name(s):				Joint E	xpenses	Individua	al Expenses
Gross Monthly	Income		Monthly E	Expenses			
INCOME TYPE	DESCRIPTION	AMOUNT	EXPENSE TYPE		DESCRIPTION		AMOUNT
		AMOUNT					AMOUNT
Total Monthly inc	ome		Total Month	ly expenses			
Asset and Liab							
							<u> </u>
Total Assets		ASSET VALUE	Total Liabilit	ioo			LOAN BALANCE
			ioiai i labilit	ies			



# Mid Doc & Quick Doc only

# 1st Company/Trust – 2nd individual: Income Self-certification

Acknowledgement of reliance on information provided by Borrower/Guarantor

Borrower and/or Guarantor names		
BORROWER/GUARANTOR 1	ABN	
Personal income, rent and add-backs		
Self employed/ personal income (most recent financial year)	\$	
+ Depreciation add-back (exclude investment properties)	\$	
+ Interest add-back (exclude investment properties)	\$	
Total	\$	
Loan application acknowledgements		
I/ We acknowledge:		
1. That the size of the loan applied for in this application for fir	nance (Loan Application) is	
And is to be repaid by way of indicative monthly repayment	ts of \$	
That I/ We have requested the Originator and the Lender to liabilities	not require documentary of my income, expen-	ses, assets &
<ol><li>That the Originator and Lender have relied upon the inform below which was provided by me in or with my Loan Applic repayments and approve my Loan Application.</li></ol>		
<ol><li>That the Originator and Lender have not independently ver me in or with my Loan Application.</li></ol>	ified the information relating to my personal inco	ome provided by
<ol><li>And declare that the information provided in or with my Loa relevant loan repayments in accordance with the loan term</li></ol>		afford to make the
BORROWER/GUARANTOR 1	WITNESS NAME	
SIGNATURE DATE	WITNESS SIGNATURE DATE	
DAIL	MINECO GIGNATOTIE DATE	



Additional contact details	6		Further information: further commentary on the application
Solicitor			Enter further relevant information here.
SOLICITOR NAME			1. General comments
NAME OF FIRM/GROUP			
OFFICE ADDRESS			
SUBURB/TOWN	STATE	POSTCODE	
POSTAL ADDRESS			
SUBURB/TOWN	STATE	POSTCODE	2. Loan purpose
PHONE (DIRECT) PHONE (MAIN)	MOBILE		
EMAIL ADDRESS			
Conveyancer  CONVEYANCER NAME			
NAME OF FIRM/GROUP			3. Security details
ADDRESS			
EMAIL	PHON	NE .	
Accountant	'		
ACCOUNTANT NAME			
NAME OF FIRM/GROUP			4. Recommendation notes
OFFICE ADDRESS			
SUBURB/TOWN	STATE	POSTCODE	
PHONE (DIRECT) PHONE (MAIN)	MOBILE		
EMAIL ADDRESS			



# **Declaration: Applicant and Guarantor declaration**

1.	Have you ever been bankrupt or entered					
	into an arrangement to pay your creditors?	REQUIRED:				
	Yes No	I was/We were provided with a Credit Guide issued by Think Tank Group Pty Ltd and Think Tank Nominees Pty Ltd prior to the lodgement of this application.				
2.	Are there any unsatisfied Court Judgements against you?	Yes No				
	Yes No					
_		REQUIRED: I am/We are satisfied that I am/we are able to manage				
3.	Have you ever been a shareholder or an officer of any company to which a manager, receiver, administrator or liquidator has been appointed?	the loan repayments on the loan applied for as well as the existing and anticipated financial commitments without hardship.				
	Yes No	Yes No				
4.	Do you require an interpreter for written or spoken	103				
	English?	REQUIRED:				
	Yes No	By signing this application I/we hereby consent to the giving of a copy of the credit contract to any				
5.	Are there any tax obligations which are overdue, outstanding or under arrangement with the Australian Taxation Office?	guarantors (whether named in this contract or not).  Yes  No				
	Yes No					
6.	Do you have any amounts owing to creditors that are outside standard business terms?	REQUIRED when applying for a commercial or commercial SMSF loan:  I/we acknowledge and agree that if valuation/s of the				
	Yes No	property/ies proposed as security has/have been commenced I/we will not be entitled to a refund of any				
7.	Do you anticipate making any lump sum repayments of more than \$10,000 to your loan in the first 5 years?	valuation fee/s paid even if the proposed loan does not proceed.				
	Yes No	Yes No				
If y	es to any of the above questions please give details.	PRINT NAME 1				
		OIONATURE 4				
		SIGNATURE 1				
		PRINT NAME 2				
		SIGNATURE 2				
Ap	plicant nominated to receive notices	X				
Eac	ch borrower is separately entitled under the National	PRINT NAME 3				
Cre	edit Code to receive a copy of any notice or other					
	cument. By signing this application form addendum and king the nomination set out below you are giving up the	SIGNATURE 3				
	nt to be provided with information direct from the lender or	V				
Thi	nk Tank Group Pty Limited in respect of the proposed loan dominate one person to receive this information.	PRINT NAME 4				
	borrower can cancel the nomination made below at any					
tim	e by notice in writing to Think Tank Group Pty Limited.	SIGNATURE 4				
	e nominate the person(s) below to receive notices and er documents under the National Credit Code on behalf	X				
	ne/all of us.	[				
4 D.D	LICANT					



## **Privacy consent**

Permission to obtain and disclose personal information and credit related information.

#### **Parties**

In this document:

- "We" us" and "our" mean Think Tank Group Pty Ltd ABN 75 117 819 084, Think Tank Nominees Pty Ltd ABN 65 133 763 452 and their related entities.
- "You" means any person who signs this document.
- "Credit Providers" means us. any introducer, dealer or broker referred to in a loan application, any person assisting in processing a loan application and other entities involved in the funding, loan servicing or securitisation of any loan applied for by you or guaranteed by you.

### **Our Privacy Policy and Credit Reporting Policy**

More information about what we collect, how we collect it and how we deal with your personal and credit related information can be found in our Privacy Policy & Credit Reporting Policy (Privacy Policy) and our Statement of Notifiable Matters. These are available at www.thinktank.au. For any questions about this form, or our Privacy Policy or to obtain hard copies of our Privacy Policy or Statement of Notifiable Matters you can contact Compliance by calling 1300 781 043 or emailing us at compliance@thinktank.au.

#### What information we collect and disclose

When you apply for a loan or agree to guarantee a loan we sometimes need to collect, hold and disclose your personal and credit information. More information about what information we collect, hold and disclose is set out in our Privacy Policy. We and other Credit Providers may collect this information from you or obtain it by other means including from a credit reporting body, public registers other parties such as introducers, employers, referees, other parties to a loan, websites or social media.

#### Accessing and correcting your information

Details regarding accessing and correcting your personal information can be obtained from our Privacy Policy.

### **Credit reporting bodies**

Credit reporting bodies are bodies that give reports to credit providers about credit to help then decide whether to provide finance. The credit reporting bodies that we currently obtain information from and disclose information to are Equifax, Illion and Experian. We may add additional credit reporting bodies to this list in the future. We may disclose your personal information including credit information to credit reporting bodies. Information disclosed will include information about your credit history, credit liabilities and defaults. Credit reporting bodies may share information we disclose to them about you with other credit reporting bodies or other credit providers. More details about credit reporting

and how to contact the credit reporting bodies we use or any other credit reporting bodies we use in the future can be obtained from our Privacy Policy. This includes information about how to find out how credit reporting bodies handle your information and restricting disclosure for pre-screening for marketing or in the case of fraud. We may also obtain information from credit reporting bodies to assess an application or assist us in managing your loan.

#### Who we disclose your information to

We may disclose your personal information including your credit related information to organisations that we deal with in the course of our business or carry out functions on our behalf including:

- Any agent, contractor or service provider we engage to carry out functions on our behalf;
- Introducers, finance brokers or other intermediaries in relation to a loan;
- Debt collection agencies.
- Any third party providing a product or service in connection with one of our loans including mortgage, title and trade insurers.
- Entities involved in the funding, loan servicing or securitisation of your loan including without limitation BNY Mellon Australia,
- Credit reporting bodies;
- Law enforcement agencies where required by law or in the course of investigation into fraudulent or unlawful activities or government or statutory authorities;
- Guarantors of loans, other mortgagors or joint borrower; and
- Potential or actual purchasers of any part of our loan book or other assignees.

### What we do with your information

More information about how your information is held and used by us or other Credit Providers is set out in our Privacy Policy.

## Disclosing information overseas

Our business is operated only in Australia. However, in some cases your personal information may be disclosed to organisations overseas. You can find details of the location of these organisations in our Privacy Policy. Overseas organisations may be required to disclose information shared with them under a foreign law.

### Acknowledgement

You authorise us and the other Credit Providers to deal with your personal information including your credit related information in accordance with this document and our Privacy Policy. By signing this application, you acknowledge having read and understood these permissions to obtain, use and disclose information.



MANDATORY W. (C. P. C. L. P.
MANDATORY – Verification of identity
I confirm that I am authorised to provide the personal details presented, and I consent to my information being checked with the document issuer or official record holder via third-party systems and services for the purpose of confirming my identity.  I acknowledge that providing this consent is essential for the processing of my lending application, and I understand that if I do not provide this consent my application will not proceed.
Consent to receive documents electronically
By signing this document, you consent to receiving electronic copies of documents in connection with a credit application or a loan facility. We will rely on this consent to communicate with you electronically to the email address specified by you in a loan application form or otherwise notified by you. By consenting to receiving electronic copies of documents, you acknowledge that:  You may no longer receive paper documents;  You must check your emails regularly for notices and other communications from us; and  You must advise us if your email address changes so that we may update our records.
If you do not wish to receive electronic copies of documents, you can tick the box below and we will act accordingly. In addition, your consent to receive electronic documents may be withdrawn at any time by providing notice to us in writing.  I do not wish to receive electronic copies of documents.
Marketing
The Credit Providers may use and share with our related entities, information about you for marketing our products to you. If you do not want to receive any information about products and services (supplied by us

Privacy Consent Signature/s	
PRINT NAME 1	
SIGNATURE 1	DATE
PRINT NAME 2	
SIGNATURE 2	DATE

or our preferred providers) which we consider may be of

value or interest to you please tick the box.

....

•

0 0 0



# Credit guide

Think Tank Nominees Pty Ltd

ABN 65 133 763 452

Australian Credit License Number 333163

Effective Date: 15 July 2020

Credit Representative: Think Tank Group Pty Ltd

ABN 75 117 819 084

Australian Credit Representative Number 364 258

#### Who is the Credit Provider?

Think Tank Nominees Pty Ltd is a licensed credit provider and provides credit through its authorised credit representative Think Tank Group Pty Ltd (Think Tank).

Our loans are made via a range of associated wholesale funding structures. Therefore the name of the lender on your credit contract, mortgage and other documents will be different from our name. That name for this credit contract is: BNY Trust Company of Australia Limited.

### What credit products we offer?

This Credit Guide relates only to our consumer lending products which include residential property loans. Therefore the reference to credit and credit contract in this Credit Guide refers to contracts applicable to our consumer lending products.

### Fees and commissions

We charge an establishment fee and there are some other fees and charges payable by you such as valuation fees. These will be set out in a letter of offer which we will issue to you if your loan is approved. Our letter of offer will state when these fees and charges are payable.

We may receive fees or commissions from lenders who fund our loans. These are not payable by you. You may obtain from us information about a reasonable estimate of those commissions and how they are calculated.

If we source referrals from brokers, financial planners or others we sometimes pay fees or commissions to them. You may upon request obtain non-specific information about a reasonable estimate of those commissions and how they are calculated. Your introducer should provide you with a quote and a credit guide.

#### Our obligations to you

We are prohibited from providing you with credit, whether it be new credit or a credit increase, that is not suitable for you. Therefore, we must undertake a suitability assessment before we provide you with credit to satisfy ourselves that:

- You will be able to comply with your financial obligations under the credit contract without substantial hardship
- The credit will meet your requirements and objectives.

We cannot provide you with credit unless we assess that the credit is suitable for you. You are entitled to request a copy of the suitability assessment. If you do so we must give you a written copy of the suitability assessment (at no cost to you). You may make the request by contacting us at the contact address and phone numbers at the end of this Credit Guide.

You may request a copy of the suitability assessment up to 7 years after the day on which the credit contract is entered into or the credit limit is increased and we will provide it to you within the following time frames:

- a If the request is received prior to the date the credit contract is entered into or the credit limit is increased, as soon as possible after we receive your request
- If the request is received after the date of the credit contract or increase but within 2 years, within 7 business days of the request
- c. If the request is received between 2 years and 7 years of the date of the credit contract or increase, within 21 business days after we receive your request.

We will not give you a copy of the suitability assessment unless you ask for it. We are not obliged to provide it to you after 7 years from the date the credit contract is entered into or the credit limit is increased or if your credit application is declined.

#### Dispute resolution procedures

We hope you are happy with our services and products. If you are not please first speak to your nominated representative or telephone 1300 781 043 and ask to speak to the Compliance Officer. If you are not satisfied with any decision or our handling of the complaint, the complaint may be referred for external resolution to the Australian Financial Complaints Authority.

Their contact details are set out below:

**Australian Financial Complaints Authority** GPO Box 3

T: 1800 931 678
E: info@afca.org.au
www.afca.org.au

Additional information in relation to the AFCA including rules and guidelines are available from their website.

### How to contact us

Our contact details are as follows:

Level 24/101 Miller Street North Sydney NSW 2060

T: 1300 781 043 F: 1300 781 045 www.thinktank.au Postal address PO Box 6125

North Sydney NSW 2059